## **Guidelines for the Sale**

These sales are the result of lending institution foreclosures and interested individuals are not permitted to enter the pending sale residences to view the interiors of the properties. The Sheriff's Office cannot act as Realtor and does not have detailed property descriptions available (with the exception of legal description listed in the Notice of Sale.)

It is the responsibility of the potential buyer to FULLY research any outstanding taxes, liens and title searches. It is also the responsibility of the buyer to have the FULL AMOUNT OF PAYMENT (BID) secured prior to placing their bid. The Sheriff's Office cannot allow additional time after the sale in order to secure a loan for the bid amount. All bids are due and payable the day of the Sheriff Sale.

Any costs for the sale and any county assessed taxes outstanding will be deducted from the total bid amount and will be disbursed by the Sheriff's Office. Bid money must be submitted in the form of a certified cashiers check by 2:00 on the day of the sale. No personal checks will be accepted.

Individual sale notices are posted on the Information Board located at the Clerks office, 2<sup>nd</sup> floor of the Courthouse and advertised in the Journal & Courier Legal section. Sales are published for a period of three (3) consecutive weeks beginning approximately seven weeks prior to the sale.

In addition to these properties being advertised in the newspaper, listing are posted at various locations within the township where property is located. These listings are posted within 30 days of the sale.

## **Notification & Addresses**

The Sheriff does not warrant the accuracy of the street address published on the Notice of Sheriff's Sale. All properties are sold by the Sheriff's Office "as is" and no express or implied warranties are to be construed to be given by the Sheriff's Office. All bids are final and irrevocable.

Notices are served to the Defendant(s) by personal or copy service and by mail and to the Attorney for the Plaintiff. The persons being served are listed on the Notice of Sale.

Most individuals residing in these properties have moved by the day of the sale, however, it is the responsibility of the purchasing party to file proper eviction papers with the Courts if the residents have not vacated the property.

The Treasurer's office can advise you if there are any taxes owed currently on the property. These taxes may include real estate taxes, sewer liens, weed liens, ditch assessments and unsafe building liens.

The Assessor's office can give you assessment information concerning lot size, square footage, room sizes, building materials, past ownership, yearly taxes due and etc.

The Recorder's Office and the County Clerk's Office may also have a record of any other liens against the property. A realtor may be able to advise if the property has been listed before and can give you a profile of the home if it has been listed for sale in the past.

The searches are the responsibility of the interested purchasing parties. All buyers should be aware that any Federal or State liens become the responsibility of the new purchaser. While the Sheriff's sale and issuance of Sheriff's deed to the purchaser will eliminate or clear claims of lien holders specifically named in the complaint

against the original mortgage holder, the IRS has 120 days from the date of the sale to redeem the property if they hold interest in it.

## Sale Day and Afterwards

All bids must be submitted in person. Mailed or faxed bids are not accepted. Bidding begins at 10:00 a.m. Anyone can bid during oral bidding.

## All properties must be paid in full by 2:00 p.m. on the day of the sale.

The Sheriff's Office does not act as a Realtor and cannot provide keys for the purchased properties. It is the responsibility of the purchaser to make the necessary entry provisions.

You can expect to receive a Sheriff's Deed within a few weeks of the sale. It is your responsibility to file this paperwork with the appropriate agencies and offices. If you have questions concerning these legal documents, please consult an attorney for clarifications and filing procedures.

Further questions may be directed to: Marcia Murphy (765) 423-9388 ext. 205